

Claims listing:

1. (currently amended) A method of selling health related products or services ~~brokering health care insurance plans~~ that have associated tax free award points, comprising:

providing a service provider system with a web server that has a database, the service provider system having members that purchase health related products and services through the service provider system;

enrolling applicants in the service provider system as members;

calculating granting tax-free award points to a members, the tax-free award points requiring characteristics of (a) being transferable by the member to an exempt organization for use in fulfilling its exempt purpose, (b) not convertible to at least one of cash and a cash equivalent and (c) having a limited life, the tax free award points being granted for point generating purchases made by a member through the service provider system that are, (i) made by the member itself through the service provider system, (ii) made by a first group of members who were referred to the service provider system by the member, and (iii) made by a second group of members who were referred to the service provider system by members in the first group of members;

~~aggregating purchasing power of members through point generating purchases through the service provider system;~~

assigning a member identifier to each member and recording the member identifier in a computer memory;

receiving at the service provider system, from a member purchasing an award generating product or service, a request message that contains a requested product or service item identifier and a member identifier;

transmitting by the service provider system to a supplier of the requested product or service, a request for the product or service ; and

utilizing at least a portion of the ~~tax-free award~~ points awarded to the member for purchase of the requested product or service, and the points are not treated as taxable income for federal income tax purposes at the time they are awarded or used, and

limiting the maximum points that can be awarded to the member over a selected period of time by setting a cap on the points; and
distributing the points that exceed the cap of the member to one or more of: members in (ii), members in (iii), and charitable organizations so that the exceeded points remain in a community of the service provider system.

2. – 5. (cancelled).

6. (previously presented) The method of claim 1, wherein when the member purchasing the product is part of the first group of members then the request message includes the member identifier of the member.

7. (previously presented) The method of claim 1, wherein when the member purchasing the product is part of the second group of members then the request message includes a member identifier of at least one member of the first group of members as well as the member identifier of the member.

8. (cancelled).

9. (previously presented) The method of claim 1, wherein the tax free award points are awarded at least in part based on a selling price of the purchased product or service.

10. (previously presented) The method of claim 1, wherein the tax free award points are awarded electronically and stored in a database for use for subsequent point generating purchases.

11. (original) The method of claim 1, further comprising:
transmitting a business agreement which specifies the terms for referring customers to the service provider system.

12. (cancelled).

13. (withdrawn) The method of claim 1, wherein the tax free award points are utilized by members for future purchases of health care plans through the service provider system.

14. (currently amended) The method of claim 1, wherein ~~the health care plan is~~ at least a portion of the points are applied to a health savings account or a similarly approved account.

15. – 17. (cancelled).

18. (currently amended) The method of claim 1, wherein ~~the health care plan is~~ at least a portion of the points are applied to a health savings security account or a similarly approved account.

19. – 24. (cancelled).

25. (previously presented) The method of claim 1, wherein the tax free award points have a life of no more than 24 months.

26. (cancelled).

27. (previously presented) The method of claim 1, wherein the award generating products are selected from vitamins or nutritional supplements, energy/protein bars, health food products, weight loss products, non-prescription drugs, prescription drugs, contact lenses and associated supplies, dermatology/skin care products, oral care products, fitness products, fitness clubs, health books, health and fitness magazines, health insurance, wellness insurance, disability insurance, dental insurance, pet insurance, allergy and asthma products, diabetes products addiction treatment and rehabilitation treatment centers, athletic clothing and gear, therapeutic and chiropractic products, pet care and medication products, and exercise equipment.

28. – 29. (cancelled).

30. (original) The method of claim 1, wherein the services are banking services.

31. (original) The method of claim 1, wherein the services are insurance services.
32. (original) The method of claim 1, wherein the services from a medical information website.
33. (original) The method of claim 1, wherein the services are physician and hospital rating guides.
34. (original) The method of claim 1, wherein the services are preventative care and/wellness services.
35. (original) The method of claim 1, wherein the services are a nurse hotline. 3
36. (original) The method of claim 1, wherein the services are health network charitable foundation services.
37. – 38. (cancelled)
39. (original) The method of claim 1, wherein the service provider system includes a browsable catalog of products and services.
40. (previously presented) The method of claim 1, further comprising:
 assigning to a member a debit or credit card for selected members for point generating purchases through the service provider system.
41. (previously presented) The method of claim 40, wherein the service provider system receives a portion of a debit or credit card fee associated with using the debit or credit card for point generating purchases made through the service provider system.
42. – 69. (cancelled).
70. (previously presented) The method of claim 1 69, wherein the service provider system includes logic that provides compliance with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996.

71. (original) The method of claim 70, wherein the logic limits access to patient health information in compliance with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996.

72. (previously presented) The method of claim 70, wherein the service provider system provides an authorization for disclosure of health information of a member that uses the award points for a the health care product or service is selected from a health savings account, a health savings security account or a similarly approved account.

73. (original) The method of claim 70, wherein the service provider system transmits protected health information (PHI) HIPPA Privacy Rule in compliance with the HIPPA Privacy Rule.

74. (previously presented) The method of claim 72, wherein the authorization contains a description of the protected health information PHI

75. (original) The method of claim 74, wherein the authorization is written.

76. – 77. (cancelled).

78. (original) The method of claim 74, wherein the authorization contains a statement of the member's right to revoke the authorization,

79. (original) The method of claim 74, wherein the written includes a signature of the member and the date the authorization was signed.

80. (original) The method of claim 79, wherein the signature is an electronic signature.

81. (previously presented) The method of claim 1, wherein the service provider system includes a HIPPA Compliance Committee.

82. (previously presented) The method of claim 1, further comprising:
advising members of rights to privacy under HIPPA Privacy Rule.

83. (previously presented) The method of claim 1, further comprising:

preparing an NPP in compliance with the HIPPA Privacy Rule.

84. – 87. (cancelled).

88. (previously presented) The method of claim 1, wherein the amount of tax free award points awarded to a member of a related member group is insufficient tax free award points to required filling of a 1099 form with the IRS.

89. – 97. (cancelled).